

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JOSEPH JOHN PINETTI
VALARIE ELAINE PINETTI
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:14-10787 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 25, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/11/2014 and confirmed on 11/6/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		120,137.82
Less Refunds to Debtor	3,515.34	
TOTAL AMOUNT OF PLAN FUND		116,622.48

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,994.00	
Trustee Fee	4,804.31	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,798.31

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	CARRINGTON MORTGAGE SERVICES LL Acct: 6187	0.00	82,306.24	0.00	82,306.24
	CARRINGTON MORTGAGE SERVICES LL Acct: 6187	2,560.43	2,560.43	0.00	2,560.43
	GENERAL ELECTRIC CO++ Acct:	0.00	0.00	0.00	0.00
	GENERAL ELECTRIC CO++ Acct:	0.00	0.00	0.00	0.00
	HARBORCREEK TWP MUNICIPAL AUTH Acct:	12,389.57	12,389.57	0.00	12,389.57
	WELLS FARGO FINANCIAL NATIONAL BA Acct: 4448	2,298.12	2,298.12	0.00	2,298.12
					99,554.36

Priority					
	MICHAEL S JAN JANIN ESQ Acct:	2,994.00	2,994.00	0.00	0.00
	JOSEPH JOHN PINETTI Acct:	0.00	0.00	0.00	0.00
	JOSEPH JOHN PINETTI Acct:	470.00	470.00	0.00	0.00
	JOSEPH JOHN PINETTI Acct:	3,045.34	3,045.34	0.00	0.00
	QUINN BUSECK LEEMHUIS ET AL Acct:	0.00	0.00	0.00	0.00
	FORD MOTOR CREDIT COMPANY LLC(*) Acct: 5047	8,769.81	8,769.81	0.00	8,769.81
	CARRINGTON MORTGAGE SERVICES LL Acct: 6187	500.00	500.00	0.00	500.00
					9,269.81

Unsecured					
	BANK OF AMERICA NA** Acct: 4584	0.00	0.00	0.00	0.00
	CERASTES LLC	4,433.84	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3468				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 4487				
	ECAST SETTLEMENT CORP	26,925.77	0.00	0.00	0.00
	Acct: 4636				
	ECAST SETTLEMENT CORP	3,095.64	0.00	0.00	0.00
	Acct: 1947				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct:				
	DISCOVER BANK(*)	16,398.42	0.00	0.00	0.00
	Acct: 1590				
	DUSCKAS FUNERAL HOME	8,418.00	0.00	0.00	0.00
	Acct: 2436				
	EBAY INC++	0.00	0.00	0.00	0.00
	Acct: 5125				
	PRA RECEIVABLES MANAGEMENT LLC -	4,094.74	0.00	0.00	0.00
	Acct: 9769				
	CAPITAL ONE NA**	262.28	0.00	0.00	0.00
	Acct: 2564				
	PRA RECEIVABLES MANAGEMENT LLC -	6,669.17	0.00	0.00	0.00
	Acct: 4437				
	PRA RECEIVABLES MANAGEMENT LLC -	593.66	0.00	0.00	0.00
	Acct: 2334				
	WELLS FARGO BANK NA	0.00	0.00	0.00	0.00
	Acct:				
	FORD MOTOR CREDIT COMPANY LLC(*)	594.26	0.00	0.00	0.00
	Acct: 5047				
	JOEL S TODD ESQ	0.00	0.00	0.00	0.00
	Acct:				

*** NONE ***

TOTAL PAID TO CREDITORS

108,824.17

TOTAL

CLAIMED 9,269.81

PRIORITY 17,248.12

SECURED 71,485.78

Date: 11/25/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JOSEPH JOHN PINETTI
VALARIE ELAINE PINETTI
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:14-10787 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

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United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Joseph John Pinetti
Valarie Elaine Pinetti
DebtorsCase No. 14-10787-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: vson
Form ID: pdf900Page 1 of 2
Total Noticed: 35

Date Rcvd: Nov 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2019.

db +Joseph John Pinetti, 528 Montroyale Drive, Erie, PA 16504-2643
jdb +Valarie Elaine Pinetti, 6852 Garfield Ave., Harborcreek, PA 16421-1409
cr +Carrington Mortgage Services, LLC,, c/o Prober & Raphael, A Law Corporation,
20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
sp +Paige E. Peasley, Martone & Peasley, 150 West Fifth Street, Erie, PA 16507-2199
13886962 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, 4161 Piedmont Pkwy., Greensboro, NC 27410)
13886963 +Bank of America, 101 S. Tryon St., Charlotte, NC 28280-0010
13931192 +Bank of America, N.A., 16001 North Dallas Parkway, Addison, TX 75001-3311
13886965 +Barclays Bank, P.O. Box 8803, Wilmington, DE 19899-8803
13931753 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
14154591 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
13886966 +Chase Card, Cardmember Services, P.O. Box 15298, Wilmington, DE 19850-5298
13886967 +Citibank, Attn: Bankruptcy Dept., P.O. Box 6241, Sioux Falls, SD 57117-6241
13886968 +Citicards, P.O. Box 6241, Sioux Falls, SD 57117-6241
13886969 +Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560
13886970 +David J. Rhodes, Esquire, 150 East Eighth St., Erie, PA 16501-1269
13886972 +Dusckas Funeral Home, 2607 Buffalo Rd., Erie, PA 16510-1499
13942987 ECASST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK (SOUTH DAKOTA), N.A., POB 29262,
NEW YORK, NY 10087-9262
13886974 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Credit, P.O. Box 6275, Dearborn, MI 48121)
13886975 +Ford Motor Credit, P.O. Box 542000, Omaha, NE 68154-8000
13886977 +Harborcreek Township Sewer Authority, 5601 Buffalo Road, Harborcreek, PA 16421-1625
13886980 +Mortgage Electronic, Registration Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026
13886981 +Mortgage Electronic Reg Sys, 1901 E. Voorhees St., Ste. C, Danville, IL 61834-4512
13886982 +Sears CBSD, P.O. Box 6283, Sioux Falls, SD 57117-6283
13886985 +Wells Fargo Bank, N.A., 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
13886986 +Wells Fargo Bank, N.A., P.O. Box 9210, Des Moines, IA 50306-9210
13928799 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13937252 +E-mail/Text: bncmail@w-legal.com Nov 28 2019 03:40:18 CERASTES, LLC,
C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13886971 E-mail/Text: mrdiscen@discover.com Nov 28 2019 03:38:27 Discover Financial Services,
P.O. Box 15316, Wilmington, DE 19850
13889742 E-mail/Text: mrdiscen@discover.com Nov 28 2019 03:38:27 Discover Bank,
DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
13886973 +E-mail/Text: jstauaffe_BK@ebay.com Nov 28 2019 03:39:18 Ebay, 2145 Hamilton Ave.,
San Jose, CA 95125-5905
13886978 +E-mail/PDF: gecsed@recoverycorp.com Nov 28 2019 03:46:35 JCPenney, P.O. Box 965007,
Orlando, FL 32896-5007
13886979 +E-mail/Text: bncnotices@becket-lee.com Nov 28 2019 03:38:35 Kohls,
N 56 W 17000 Ridgewood Dr., Menomonee Falls, WI 53051-7096
13943443 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 28 2019 03:46:53
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13886983 +E-mail/PDF: gecsed@recoverycorp.com Nov 28 2019 03:46:33 Toys R Us, P.O. Box 965005,
Orlando, FL 32896-5005
13886984 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Nov 28 2019 03:39:58 U. S. Trustee's Office,
1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
cr Bank of America, N.A.
cr* +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
cr* +WELLS FARGO BANK, N.A., PO BOX 10438, DES MOINES, IA 50306-0438
13886964* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, P.O. Box 982235, El Paso, TX 79998)
13902168* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company LLC, P. O. Box 62180,
Colorado Springs, CO 80962)
sp ###Edward J. Niebauer, 510 Cranberry Street, Suite 301, Erie, PA 16507-1077
13886976 ###General Electric Co., P.O. Box 60300, Fort Myers, FL 33906-6300

TOTALS: 2, * 4, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-1

User: vson
Form ID: pdf900

Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor Carrington Mortgage Services, LLC,
bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Laurence A. Mester on behalf of Creditor Carrington Mortgage Services, LLC
lmester@mesterschwartz.com, jottinger@mesterschwartz.com; jschwartz@mesterschwartz.com
Michael S. Jan Janin on behalf of Debtor Joseph John Pinetti mjanjanin@quinnfirm.com,
knottingham@quinnfirm.com; mboni@quinnfirm.com; mgleba@quinnfirm.com; mmbquinnbankruptcy@gmail.com; m
trayer@quinnfirm.com; gbebko@quinnfirm.com
Michael S. Jan Janin on behalf of Joint Debtor Valarie Elaine Pinetti mjanjanin@quinnfirm.com,
knottingham@quinnfirm.com; mboni@quinnfirm.com; mgleba@quinnfirm.com; mmbquinnbankruptcy@gmail.com; m
trayer@quinnfirm.com; gbebko@quinnfirm.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Stuart P. Winneg on behalf of Creditor Bank of America, N.A. swinneg@udren.com,
cblack@udren.com

TOTAL: 9